

International Student Health Insurance Session

Trent International
January 2021



Purpose of Session

- Provide Trent international students with comprehensive information on mandatory in-Ontario health insurance policies
- Provide details on the cost, enrollment, coverage, usage, claims, and additional support regarding health insurance
- Answer frequently asked questions about international student health insurance coverage

Important Notice

- Please note this information is current as of today, January 6, 2021 – this information may change over the course of the pandemic
- Check your Trent email for any important updates

All international students at Trent have two (2) health insurance policies that work together to provide comprehensive coverage:

1. University Health Insurance Plan (UHIP)



2. Trent Student Benefits



Health Insurance Snapshot

<p>UHIP (University Health Insurance Plan) Primary Health Plan Insurance Provider: Sunlife Financial Enrollment Administrator: Trent International</p>	<p>Trent Student Benefits Extended Health & Dental Benefits Plan Insurance Provider: Medavie Blue Cross Enrollment Administrator: TCSA</p>
<ul style="list-style-type: none">• Medical doctors• Hospital services• Emergencies• Diagnostic testing (e.g., X-ray, blood/lab tests)• Pregnancy <p>* full policy coverage is limited to members living in Ontario and Hull/Gatineau, Quebec</p> <p>Coverage details & limits: https://uhip.ca/Enrollment/PlanDetails</p>	<ul style="list-style-type: none">• Prescription drugs (medicine)• Eye exams, eyeglasses & contacts• Dentist visits• Physiotherapy, chiropractor, etc.• Accident & Travel <p>* Home Country Coverage (for studying remotely in your home country due to COVID-19 only)</p> <p>Coverage details & limits: www.studentvip.ca</p>

University Health Insurance Plan (UHIP)



What is UHIP?

- Mandatory Health Insurance for international students in Ontario and Hull/Gatineau, Quebec
- Provides an equal coverage as if you were a permanent resident of Ontario who has **OHIP** (Ontario Health Insurance Plan sponsored by the Government of Ontario)
- UHIP medical claims are approved and paid for you by Sunlife Financial Insurance Company
- UHIP enrollment and fee collection is administered by Trent International

What is Covered?

- Medical doctors
- Hospital services
- Emergencies
- Diagnostic testing (e.g., X-ray, blood/lab tests)
- Pregnancy

Coverage details & limits: <https://uhip.ca/Enrollment/PlanDetails>

*Full coverage limited to members in Ontario & Hull/Gatineau, Quebec

When does my coverage begin?

- International students are registered in UHIP based on their enrollment
- UHIP standard start dates:
 - Fall term start: **September 1st** (and runs 12 months until August 31st)
 - Winter term start: **January 1st** (and runs 8 months until August 31st)
 - Summer term start: **May 1st** (and runs 4 months until August 31st)
- Eligible students will be automatically re-enrolled in UHIP on September 1st each year by the Trent UHIP Plan Administrator.
- Eligibility is based on registration at Trent.

How much does UHIP cost?

- UHIP fee for 2020-21 is CAD \$60 per month.
- Your first UHIP fee is \$480 covering the term from January 1st to August 31st (8 months). In September 2021 and onwards, you will be charged the 12-month fee for your mandatory term from September to August.
- UHIP fee changes every September. New monthly UHIP rate is usually announced in June/July.
- UHIP fee will be automatically billed within your Winter Term Registration Fee. The fee is charged to Trent student account. To see your bill, go to: **MyTrent > Finances > My Account > Account Statement**
 - **Note:** If you registered for UHIP before December 10th, and opted for extended coverage, your fees will reflect an additional \$60

UHIP Exemptions

- 2021 Winter Term Start new students who remain in their home country for the winter 2021 term and will begin their studies online, are eligible to request for exemption (opt-out) from UHIP coverage by **January 31st, 2021**
- To opt-out UHIP:
 - **MyTrent > Support > Health and Wellness > UHIP Opt-out Form**
- Email uhip@trentu.ca to discuss if you are eligible to opt-out UHIP under other conditions, such as you will become eligible for OHIP


Can I add dependents?

Do you have family members moving to Ontario with you?

- You can add eligible dependents to your UHIP plan.
- Eligible dependents include
 - A legal or common-law spouse
 - Children
- UHIP dependent cost table: <https://uhip.ca/About/Index#a1>
- To add family or dependents, please email uhip@trentu.ca

UHIP Cost Table

<https://uhip.ca/about/index.html>



Medical professionals Fr Se

All about UHIP Your coverage ▾ Make a claim He

How much does UHIP cost?

That depends on the number of people you are enrolling and how long you'll need coverage. You pay the premium for the academic year (September 1 to August 31) when you enroll.

UHIP Premiums for 2020-2021
These are the rates for September 1, 2020 to August 31, 2021:

When your courses start in:	Member	Member plus one Dependant	Member plus two or more Dependants
September 2020	\$720	\$1,440	\$2,160
January 2021	\$480	\$960	\$1,440
May 2021	\$240	\$480	\$720

Note: These prices are in Canadian dollars and include tax.

UHIP Coverage Card

- Trent's Policy Number = **050150**
- Your Member ID = **TU00 + your student number** (E.g., TU000123456)
- Email from **slf.coverage.card@email.sunlife.com**



UHIP Coverage Card

UNIVERSITY HEALTH INSURANCE PLAN

To validate the eligibility of this member, please visit
www.sunlife.ca/InpatEligibility.

University Trent University Intl Students

Member ID

TU00 [REDACTED]

Name of insured(s)
(last name, first name)

[REDACTED]

Effective date (d/m/y)

[REDACTED]

Policy number

050150

Key: M-Member,
S-Spouse, C-Child

M

Termination date (d/m/y)

[REDACTED]

NON TRANSFERABLE



COVERAGE

UHIP® provides basic hospital, medical and supplementary insurance comparable to coverage provided through the Ontario Health Insurance Plan (OHIP) for Ontario residents. Services inside and outside Canada are covered to the same limits and conditions as OHIP.

For further information about UHIP® coverage go to www.uhip.ca or contact 1-866-500-UHIP(8447). This card is not transferable. Lost or stolen cards should be reported immediately.

This proof-of-coverage card identifies the insured member, and dependents where applicable, provided premiums have been paid and the agreement is in-force. Notice to hospitals: please contact the company, at the address and telephone number below, within 48 hours of the insured's admission to hospital.

Sun Life Assurance Company of Canada
PO Box 2010 STN Waterloo
Waterloo ON N2J 0A6
Toll free: 1-866-500-UHIP(8447)



Fraudulent use of this card will result in loss of coverage and possible prosecution.

Direct Bill vs Make a Claim

Some providers or clinics will have the option to direct-bill to your plan, meaning little to no out-of-pocket expenses!

If a clinic can't direct-bill, you must pay for the service, then submit a claim for reimbursement.

UHIP Preferred Health Provider

- To avoid having to pay up front and make a claim, call a clinic first to ensure they accept UHIP
- Search for a UHIP preferred health provider at: <https://www.sunlife.ca/studenthealth/uhip/>
- Using a UHIP preferred health provider will help ensure the provider charges Sun Life directly for the medical services at UHIP rates.

VISIT A PHYSICIAN



ARE THEY A UHIP
PREFERRED
PROVIDER?

YES

NO

PRESENT UHIP
CARD AND THEY
WILL DIRECT BILL
TO UHIP

PRESENT UHIP CARD. EITHER PAY
FOR THE SERVICE AND KEEP THE
RECEIPT OR RECEIVE THE
INVOICE. KEEP THE RECEIPT OR
INVOICE FOR UHIP CLAIM FORM.

EMAIL CLAIM FORM TO
MYCLAIMS@SUNLIFE.COM.

ATTACH ANY INVOICES OR RECEIPTS.
SUBJECT LINE SHOULD READ 050150
AND UHIP MEMBER ID

COMPLETE UHIP
CLAIM FORM

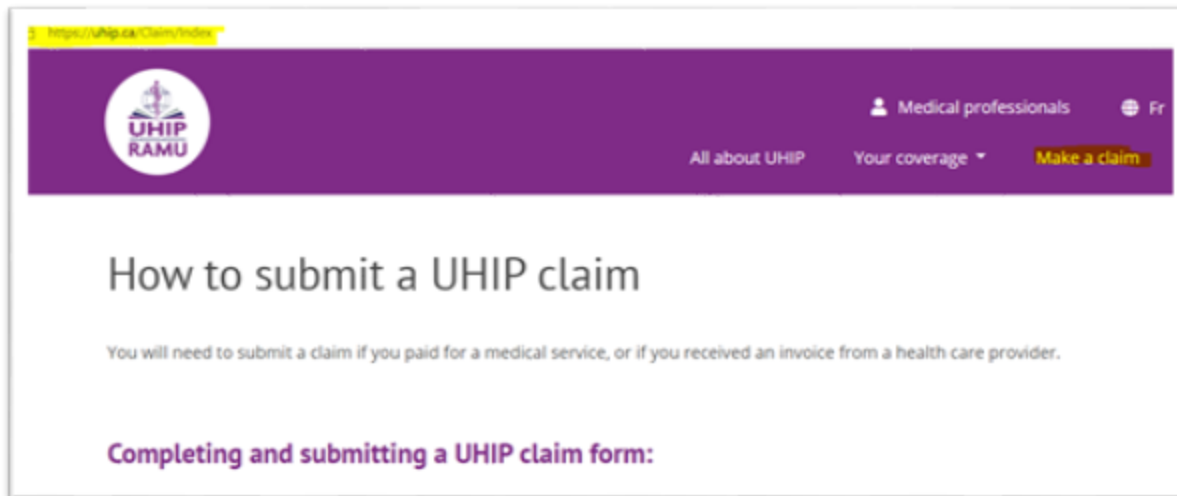
TAKE NOTE OF THE
PHYSICIAN'S NAME AND
THE ADDRESS AND PHONE
NUMBER OF HEALTH
FACILITY FOR CLAIM FORM

When and how to make a UHIP claim?


- You will need to submit a claim if you paid for a medical service, or if you received an invoice from a health care provider.
- You do not need to fill out a claim form if the clinic or hospital make direct claim to Sun Life on your behalf.

Source:


<https://uhip.ca/Claim/Index>



UHIP Claim Form: Section 1-3



UHIP Claim form



Clear

All claims must be submitted to Sun Life Assurance Company of Canada at the address below no more than TWELVE MONTHS following the date on which the expenses are incurred. Sun Life is the insurer and a member of the Sun Life group of companies.

1 UHIP member information

University name		Policy number 50150	UHIP member identification number	
Last name		First name	Middle name	
Date of birth (dd-mm-yyyy)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Telephone number	Email address	
Canadian address (street number and name)			Apartment or suite	
City		Province	Postal code	

If you or your dependents have other health coverage with Sun Life Assurance Company of Canada or another insurer, please provide details below.

Name of insurer	Policy number	Member identification number
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2 Claimant information

Last name		First name	
Date of birth (dd-mm-yyyy)	Relationship to UHIP member <input type="checkbox"/> Member <input type="checkbox"/> Spouse	<input type="checkbox"/> Son <input type="checkbox"/> Daughter	

3 UHIP member authorization and signature

Authorization

I authorize the healthcare provider/clinic named above to submit claims on my behalf and my dependents (if applicable) to

UHIP Claim Form Page 1 –
Section 1-3

Source:

<https://uhip.ca/Claim/Index>

Example UHIP Claim Form: Section 3-4

A. Get a [claim form](#).

B. Section 1 – 2: Complete the details in full

C. Section 3: Check box 1 if you paid for the medical service and have a bill. Check box 2 or 3 if you didn't pay for the medical service, but have an invoice from a provider or facility that needs to be paid

3 Authorization and signature (continued)

Important : Member signature is always required below.

Check one of the following boxes:

- ☒ Payment is to be made to the member (Enclose all receipts (proof of payment) with your submission. Keep a copy for your records.)
- ☐ Payment is to be made directly to the provider (Physician or Nurse Practitioner)
- ☐ Payment is to be made to the facility (hospital/lab/Med Prof Corp/Clinic)

Member's signature	Date (dd-mm-yyyy)
X	

D. Section 4: Fill in the Facility/Provider details

4 Provider information

Section 4 and 5 requires completion in the absence of an invoice with all the same information present. Any missing information will result in a declined claim.

Clinic/Hospital/Lab/Med Prof Corp name	Physician's name	Nurse practitioner's name	
ABC Clinic	Dr. Ontario		
Address of provider (street number and name)		Apartment or suite	
123 Clinic Street			
City	Province	Postal code	Telephone number
Toronto	ON	A1A1A1	416 - 123 - 4567

UHIP Claim Form
Page 2 – Section 3-4

Source:

[https://uhip.ca/Claim/
Index](https://uhip.ca/Claim/Index)

Example UHIP Claim Form: Section 5

E. Section 5: Fill in your medical service details. You must include the service date, description of service, OHIP procedure code, cost of service and reason for visit.

5 Statement of services

This section needs to be fully completed in the absence of an invoice with the same information.

Service date (dd-mon-yyyy)	Description of service	OHIP procedure code	Time units, if applicable	Total claim cost	Diagnosis or reason for visit
01 - 01 - 2020	Doctor visit	A007		\$46.06	Head injury
23 - 05 - 2020	Lab/blood work	L393		\$4.98	Stomach pain
28 - 07 - 2020	Ultra sound	J157		\$94.13	Pregnancy

You do not need to fill in these details if your invoice/receipt shows the same information

If you don't have the OHIP code on your invoice/receipt, you will need to contact the provider/facility and let them know you need this information to submit your claim. If you visited a hospital, you do NOT need to get an OHIP code. You can fill in the reason for visit. You don't need to contact the provider/facility for this.

UHIP Claim Form
Page 2 – Section 5

Source:
[https://uhip.ca/Claim/
Index](https://uhip.ca/Claim/Index)

Where to send UHIP Claim Form

<https://uhip.ca/Claim/Index>



All about UHIP

How to send in your claim form



Email¹ your claim form to Sun Life myclaims@sunlife.com
Subject line should read 050150 and include your UHIP Member ID
Attach all invoices/receipts (keep copies for your record)



Mail your claim form to Sun Life:
Sun Life Assurance Company of Canada, Claims Department
PO BOX 2015 STN Waterloo, Waterloo, ON N2J 0B1
Include all invoices/receipts (keep copies for your record)

Reminder:

You will need to submit a claim if you paid for a medical service, or if you received an invoice from a health care provider.

You do not need to fill out claim form if the clinic or hospital make direct claim to Sun Life on your behalf.

Source:

<https://uhip.ca/Claim/Index>

When to Contact your University UHIP Plan Administrator

- ✓ Eligibility questions
- ✓ Enrolling your dependents
- ✓ Changing your coverage
- ✓ UHIP premium questions
- ✓ Applying for a refund of premiums
- ✓ To update your name, date of birth, email or address
- ✓ Confirmation of UHIP coverage letter

Questions?

Contact your UHIP Plan Administrator at Trent University:

Email: uhip@trentu.ca

Phone: 705-748-1314 (Trent International)

When to Contact Sun Life Financial

- ✓ Information about what is covered under UHIP
- ✓ How to submit a claim
- ✓ Information about your UHIP claim
- ✓ If you need help with registering for mysunlife.ca
- ✓ If you are having trouble accessing mysunlife.ca
- ✓ How to print your coverage card on mysunlife.ca

Questions?

When contacting Sun Life Financial, you will be asked to confirm your UHIP member ID.

Call us:

Toll-Free 1-866-500-8447

Monday - Friday 8:00am - 8:00pm (ET)

Visit:

www.mysunlife.ca

Trent Student Benefits



What is Trent Student Benefits?

- Extended health coverage including; prescription drugs, practitioners, dental, travel, and accident coverage.
- Works in conjunction with UHIP to provide [comprehensive coverage](#)
- Powered by the Trent Central Students' Association (TCSA)
- Questions? Email: benefits@trentcentral.ca

What is Covered?

TRENT student BENEFITS

What is covered under your Health & Dental Benefits?



Drug Coverage



Dental Coverage



Extended Health Coverage



Travel Coverage



Vision Coverage



Accident Coverage

studentvip.ca/TRENT



Your Trent Student Benefits provides you with access to many virtual support services and prescription delivery. This resource is called, the **Direct2U Health Hub**:

- Direct2U Prescriptions: Free prescription delivery right to campus or to your home, available anywhere across Canada!
- Direct2U Doctors: 24/7 video access to a Canadian doctor through your phone, laptop, or tablet.
- Direct2U Physical Therapy: Virtual Physiotherapy appointments and sessions from the comfort of your home.

- Direct2U Wellness Library: Access a library for general stretching, breathing, and overall wellness support.

Direct2U Fitness: Get unlimited access to streaming workouts.

Direct2U COVID-19 Testing: Feeling sick? Do you have COVID-19 symptoms? You can get tested for COVID-19 virtually, from the safety of your home.

- Direct2U Counselling: Looking for help with your mental health and wellness?

Trent Student Benefits Enrollment

- Enrollment based on 1.5 credit registration at Trent and registration in OHIP or UHIP (or equivalent)
- Policy effective dates are based on student start terms:
 - Fall: September 1st, 2020 to August 31st, 2021
 - Winter: January 1st, 2021 to August 31st, 2021
 - Spring: May 1st, 2021 to August 31st, 2021
- Automatically enrolled each year of degree based on 1.5 credit enrollment

Can I Add Dependents?

If you are a student already enrolled in the plan and wish to add a spouse or dependents, you can email benefits@trentcentral.ca for more information

Trent Student Benefits Card



DOWNLOAD DIRECTLY TO YOUR PHONE

YOU CAN **PICK UP** A
CARD IN THE TCSA
OFFICE OR **DOWNLOAD**
IT TO YOUR PHONE AT
STUDENTVIP.CA/TRENT.



Make a Claim

Group Policy #0091940000

HOME

YOUR COVERAGE ▾

VIP PERKS

MAKE A CLAIM

INTERNATIONAL STUDENTS

TRENT
student
BENEFITS

PROVIDER SEARCH TOOL 

STUDENT
VIP

NEED TO MAKE A CLAIM?

Follow the steps below to learn how to make a claim through Medavie Blue Cross™.

Are you new to Medavie Blue Cross™? Don't have an account?

[CLICK TO REGISTER](#)

How would you like to submit your claim?



Mobile Phone



Web Portal



Manual

Make a Claim

- Your health and dental claims, both past and current, can be managed through the **Medavie BlueCross portal** or **by downloading the Medavie BlueCross mobile app**.
- You will need
 - Your Trent Student Benefits Card
 - Itemized Bill or Receipt
 - Medavie Blue Cross Account (insurance provider account)
- It takes 3-5 business days to process a claim

How to Use My Health Insurance

When visiting any health care provider, you should always bring:

1. Your **UHIP** coverage card
2. Your **Trent Student Benefits** coverage card
3. **Photo ID** (such as Trent Student Card)
4. *A **UHIP claim form**.

Medical Care During COVID-19

- Emergency services and hospitalization related to **symptomatic** COVID-19 are covered by UHIP
- As of today, COVID-19 vaccines are Ministry of Health funded and will be made available to everyone, at no additional cost.

I am feeling unwell? Now what?

If you have COVID-19 symptoms such as congestion, sore throat, fever, cough or shortness of breath:

- Contact Telehealth afterhours at: 1-866-797-0000
- Call 911 for emergencies

Know Your Nearest Health Unit

Source: <https://www.phdapps.health.gov.on.ca/phulocator/>

3 <https://www.phdapps.health.gov.on.ca/phulocator/>

[Passer au français](#)

Ontario  **Public Health Unit Locator**
MINISTRY OF HEALTH

To find your Public Health Unit, please select/enter ONE of the following.

(*Denotes a required field)

Postal Code*

OR

Municipality*

[PhuLocator](#)

Your Next Steps:

1. Download your UHIP card to your phone or computer
2. Download the Trent Student Benefits card
3. Download the Medavie BlueCross app and a copy of UHIP claim form
4. Research and note your nearest health unit, hospital, and clinic
5. Review UHIP coverage at www.uhip.ca/Enrollment/PlanDetails
6. Review extended Trent Student Benefits coverage at www.studentvip.ca/TRENT

Accessing Medical Care Sessions

Learn more about accessing medical care in the Peterborough and Durham Region (GTA) during Orientation Week:

Peterborough

Student Wellness Centre Session

Wednesday, January 6

10:30AM - 11:00AM or 2:30PM - 3:00PM (EST)

Durham

Dean and Student Services Orientation Session

Wednesday, January 6

1:00PM - 3:00PM (EST)

Questions?

Contact uhip@trentu.ca

Visit: trentu.ca/currentstudents/international/health-insurance

CHALLENGE THE WAY YOU THINK